

Fill in this information to identify your case:

Debtor 1 Debra Jo Burge

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF MISSISSIPPI

☐ Check if this is an amended filing

B 103B

Application to Have the Chapter 7 Filing Fee Waived

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: Tell the Court About Your Family and Your Family's Income**1. What is the size of your family?**

Your family includes you, your spouse, and any dependents listed on *Schedule J: Your Expenses* (Official Form 106J).

Check all that apply:

- ☒ You
☐ Your spouse
☐ Your dependents

0
How many dependents?

1
Total number of people

2. Fill in your family's average monthly income.

Include your spouse's income if your spouse is living with you, even if your spouse is not filing.

Do not include your spouse's income if you are separated and your spouse is not filing with you.

Add your income and your spouse's income. Include the value (if known) of any non-cash governmental assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

If you have already filled out *Schedule I: Your Income*, see line 10 of that schedule.

That person's average monthly net income (take-home pay)

You..... \$ 1,404.68

Your spouse + \$ 0.00

Subtotal..... \$ 1,404.68

Subtract any non-cash governmental assistance that you included above.

- \$ 0.00

Your family's average monthly net income

Total..... \$ 1,404.68

3. Do you receive non-cash governmental assistance?

- ☒ No
☐ Yes. Describe.....

Type of assistance

4. Do you expect your family's average monthly net income to increase or decrease by more than 10% during the next 6 months?

- ☒ No
☐ Yes. Explain.

5. Tell the court why you are unable to pay the filing fee in installments within 120 days. If you have some additional circumstances that cause you to not be able to pay your filing fee in installments, explain them.

My budget is in the negative with only basic expenses.

Debtor 1

Debra Jo Burge

Case number (if known) _____

Part 2: Tell the Court About Your Monthly Expenses**6. Estimate your average monthly expenses.**

Include amounts paid by any government assistance that you reported on line 2.

\$ 2,049.00If you have already filled out *Schedule J, Your Expenses*, copy line 22 from that form.

- 7. Do these expenses cover anyone who is not included in your family as reported in line 1?** ☒ No
☐ Yes. Identify who.....

- 8. Does anyone other than you regularly pay any of these expenses?** ☒ No
☐ Yes. How much do you regularly receive as contributions? \$ 0.00 monthly

If you have already filled out *Schedule I: Your Income*, copy the total from line 11.

- 9. Do you expect your average monthly expenses to increase or decrease by more than 10% during the next 6 months?** ☒ No
☐ Yes. Explain.

Part 3: Tell the Court About Your PropertyIf you have already filled out *Schedule A/B: Property (Official Form 106A/B)* attach copies to this application and go to Part 4.**10. How much cash do you have?***Examples:* Money you have in your wallet, in your home, and on hand when you file this application

Cash: \$ _____

11. Bank accounts and other deposits of money?*Examples:* Checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, and other similar institutions. If you have more than one account with the same institution, list each. Do not include 401(k) and IRA accounts.

	Institution name:	Amount:
Checking account:	_____	\$ _____
Savings account:	_____	\$ _____
Other financial accounts:	_____	\$ _____
Other financial accounts:	_____	\$ _____

12. Your home? (if you own it outright or are purchasing it)*Examples:* House, condominium, manufactured home, or mobile home

Number Street _____		Current value:	\$ _____
City _____	State _____	Amount you owe on mortgage and liens:	\$ _____
Zip Code _____			

13. Other real estate?

Number Street _____		Current value:	\$ _____
City _____	State _____	Amount you owe on mortgage and liens:	\$ _____
Zip Code _____			

14. The vehicles you own?*Examples:* Cars, vans, trucks

Make: _____	Current value:	\$ _____
Model: _____	Amount you	\$ _____
Year: _____		

Debtor 1 Debra Jo Burge Case number (if known) _____

sports utility vehicles, motorcycles, Mileage _____ owe
tractors, boats _____ on liens: _____
Make: _____ Current value: \$ _____
Model: _____
Year: _____ Amount you owe \$ _____
Mileage _____ on liens: _____

15. **Other assets?** Describe the other assets: _____ Current value: \$ _____
Do not include household Amount you owe _____
items and clothing. on liens: \$ _____

16. **Money or property due you?** Who owes you the money or property? How much is owed? Do you believe you will likely receive payment in the next 180 days?

Examples: Tax refunds, past due or lump sum alimony, \$ _____
spousal support, child support, maintenance, divorce or property settlements, Social Security benefits, workers compensation, personal injury recovery \$ _____
_____ \$ _____
_____ \$ _____

☐ No
☐ Yes. Explain: _____

Part 4: Answer These Additional Questions

17. **Have you paid anyone for services for this case, including filling out this application, the bankruptcy filing package, or the schedules?** ☒ No How much did you pay?
☐ Yes. Whom did you pay? Check all that apply: _____
☐ An Attorney
☐ A bankruptcy petition preparer, paralegal, or typing service
☐ Someone else _____ \$ 0.00

18. **Have you promised to pay or do you expect to pay someone for services for your bankruptcy case?** ☒ No How much do you expect to pay?
☐ Yes. Whom do you expect to pay? Check all that apply: _____
☐ An Attorney
☐ A bankruptcy petition preparer, paralegal, or typing service
☐ Someone else _____ \$ 0.00

19. **Has anyone paid someone on your behalf for services for this case?** ☒ No How much did someone else pay?
☐ Yes. Who was paid on your behalf? Check all that apply: _____
☐ An Attorney Who paid? Check all that apply: _____
☐ A bankruptcy petition preparer, paralegal, or typing service ☐ Parent
☐ Someone else _____ ☐ Brother or sister
☐ Friend
☐ Pastor or clergy
☐ Someone else _____ \$ 0.00

20. **Have you filed for bankruptcy within the last 8 years?** ☒ No
☐ Yes. District _____ When _____ Case Number _____
MM/ DD/ YYYY
District _____ When _____ Case Number _____
MM/ DD/ YYYY
District _____ When _____ Case Number _____
MM/ DD/ YYYY

Debtor 1 Debra Jo Burge

Case number (if known) _____

Part 5: Sign Below

By signing here under penalty of perjury, I declare that I cannot afford to pay the filing fee either in full or in installments. I also declare that the information I provided in this application is true and correct.

X /s/ Debra Jo Burge**Debra Jo Burge**

Signature of Debtor 1

Date May 14, 2025**X** _____

Signature of Debtor 2

Date _____

Debtor 1 Debra Jo Burge

Case number (if known) _____

Fill in this information to identify the case:

Debtor 1	Debra Jo Burge		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF MISSISSIPPI		
Case number (if known)	_____		

Order on the Application to Have the Chapter 7 Filing Fee Waived

After considering the debtor's *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B), the court orders that the application is:

☐ **GRANTED.** However, the court may order the debtor to pay the fee in the future if developments in administering the bankruptcy case show that the waiver was unwarranted.

☐ **DENIED.** The debtor must pay the filing fee according to the following terms:

You must pay...	On or before this date...
\$ _____	_____ Month/ day/ year
\$ _____	_____ Month/ day/ year
\$ _____	_____ Month/ day/ year
+ \$ _____	_____ Month/ day/ year
Total	_____ Month/ day/ year
\$ _____	

If the debtor would like to propose a different payment timetable, the debtor must file a motion promptly with a payment proposal. The debtor may use *Application for Individuals to Pay the Filing Fee in Installments* (Official Form 103A) for this purpose. The court will consider it.

The debtor must pay the entire filing fee before making any more payments or transferring any more property to an attorney, bankruptcy petition preparer, or anyone else in connection with the bankruptcy case. The debtor must also pay the entire filing fee to receive a discharge. If the debtor does not make any payment when it is due, the bankruptcy case may be dismissed and the debtor's rights in future bankruptcy cases may be affected.

☐ **Scheduled for hearing.**

A hearing to consider the debtor's application will be held
on _____ at _____ AM/PM at _____
Month/ day/ year Address of courthouse

If the debtor does not appear at this hearing, the court may deny the application.

By the court: _____
United States Bankruptcy Judge

Fill in this information to identify your case and this filing:

Debtor 1	Debra Jo Burge		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF MISSISSIPPI</u>			
Case number _____			

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**
☐ No. Go to Part 2.

☒ Yes. Where is the property?

1.1

86 EJ Smith Rd

Street address, if available, or other description

Lumberton MS 39455-0000

City State ZIP Code

Lamar

County

What is the property? Check all that apply

- ☐ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☒ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

12.5 acres. Mobile home debtor lives in is in mother's name, sitting on Debtor's land

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?
\$24,000.00

Current value of the portion you own?
\$24,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>**\$24,000.00****Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 **Debra Jo Burge**

Case number (if known) _____

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles☐ No☒ Yes

3.1 Make: **Toyota**
 Model: **Camry**
 Year: **2009**
 Approximate mileage: **158000**
 Other information:

Who has an interest in the property? Check one☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this is community property**
(see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Current value of the entire property?****Current value of the portion you own?****\$6,682.00****\$6,682.00****4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories***Examples:* Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories☒ No☐ Yes**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>****\$6,682.00****Part 3: Describe Your Personal and Household Items****Do you own or have any legal or equitable interest in any of the following items?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**6. Household goods and furnishings***Examples:* Major appliances, furniture, linens, china, kitchenware☐ No☒ Yes. Describe.....**Household Goods****\$570.00****7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games☐ No☒ Yes. Describe.....**Electronics****\$50.00****8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles☒ No☐ Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☒ No☐ Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☒ No

Debtor 1 Debra Jo Burge

Case number (if known) _____

☐ Yes. Describe.....**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.....Clothing\$60.00**12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☒ No☐ Yes. Describe.....**13. Non-farm animals***Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here**\$680.00**Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☐ No☒ Yes.....**Cash**\$1,000.00**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

17.1. **Checking**The First-6960\$523.6017.2. **Checking**The First-1025\$51.0117.3. **Checking**The First-7345\$692.0917.4. **Checking**The First\$555.67

Debtor 1 Debra Jo Burge

Case number (if known) _____

17.5.	Savings	<u>The First</u>	<u>\$438.49</u>
17.6.	Savings	<u>The First</u>	<u>\$855.43</u>
17.7.	Savings	<u>The First</u>	<u>\$500.00</u>
17.8.		<u>CashApp</u>	<u>\$200.00</u>
17.9.		<u>Venmo</u>	<u>\$0.00</u>

18. Bonds, mutual funds, or publicly traded stocks*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes..... Institution or issuer name:**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☒ No☐ Yes. List each account separately.

Type of account:

Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them...

Debtor 1 **Debra Jo Burge**

Case number (if known)

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**28. Tax refunds owed to you**☐ No☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**Federal Tax Refund****\$5,000.00****State Tax Refund****\$5,000.00****EIC****\$5,000.00****29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☒ No☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue☒ No☐ Yes. Describe each claim.....

Debtor 1 **Debra Jo Burge**

Case number (if known)

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- ☒ No
- ☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

- ☒ No
- ☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**\$19,816.29****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**

- ☒ No. Go to Part 6.
- ☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☒ No. Go to Part 7.
- ☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**53. Do you have other property of any kind you did not already list?***Examples: Season tickets, country club membership*

- ☒ No
- ☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here**\$0.00****Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2		\$24,000.00
56. Part 2: Total vehicles, line 5	\$6,682.00	
57. Part 3: Total personal and household items, line 15	\$680.00	
58. Part 4: Total financial assets, line 36	\$19,816.29	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
62. Total personal property. Add lines 56 through 61...	\$27,178.29	Copy personal property total \$27,178.29
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$51,178.29